

In re:
Fred Smith, Jr.
Debtor

Case No. 19-13290-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 26, 2023

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:

Recip ID	Recipient Name and Address
db	+ Fred Smith, Jr., 7757 Bennett Road, Wyncote, PA 19095-2301
14348782	+ Berkheimer, agent for Cheltenham twp/SD, 50 North Seventh Street, Bangor, PA 18013-1731
14329875	+ Cheltenham Township, P.O. Box 25152, Lehigh Valley, PA 18002-5152
14329879	Helm Assocs, 2664 Bristol Pike, Bristol, PA 19007
14329888	+ Office of UC Benefits, Claimant Services, P.O. Box 67503, Harrisburg, PA 17106-7503
14364847	+ Pennsylvania Housing Finance Agency, c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541
14344684	+ Suntrust Bank, ECMC, PO BOX 16408, St Paul, MN 55116-0408

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 27 2023 00:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2023 00:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14329871	+ Email/Text: bankruptcy@rentacenter.com	Jan 27 2023 00:33:00	Acceptance Now, Attn: Acceptancenow Customer Service / B, 5501 Headquarters Dr, Plano, TX 75024-6191
14329872	+ Email/Text: bncnotifications@pheaa.org	Jan 27 2023 00:33:00	Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14329873	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 27 2023 00:33:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14329874	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 27 2023 00:41:46	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14332031	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 27 2023 00:41:42	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14340181	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 27 2023 00:41:42	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14332067	+ Email/PDF: ebn_ais@aisinfo.com	Jan 27 2023 00:41:42	Capital One, N.A., c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept APS, Oklahoma City, OK 73118-7901
14329876	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 27 2023 00:33:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite

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14329877	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2023 00:33:00	3000, Southfield, MI 48034-8331 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14329880	^ MEBN	Jan 27 2023 00:29:57	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14329881	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 27 2023 00:33:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14329882	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2023 00:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14363402	Email/PDF: pa_dc_claims@navient.com	Jan 27 2023 00:41:42	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14329887	+ Email/Text: ecfbankruptcy@progleasing.com	Jan 27 2023 00:33:00	NPRTO North-East, LLC, 256 West Data Dr, Draper, UT 84020-2315
14329883	+ Email/PDF: pa_dc_claims@navient.com	Jan 27 2023 00:31:35	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14343325	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jan 27 2023 00:33:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc., Po Box 8961, Madison WI 53708-8961
14364833	+ Email/Text: blegal@phfa.org	Jan 27 2023 00:33:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14329889	Email/Text: blegal@phfa.org	Jan 27 2023 00:33:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14329892	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2023 00:41:43	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14329891	+ Email/Text: bankruptcy@philapark.org	Jan 27 2023 00:33:00	Philadelphia Parking Authority, 701 Market Street Suite 5400, Philadelphia, PA 19106-2895
14329895	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2023 00:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14332490	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2023 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14329897	+ Email/Text: bncmail@w-legal.com	Jan 27 2023 00:33:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14329898	Email/PDF: ebn_ais@aisinfo.com	Jan 27 2023 00:41:42	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14329899	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 27 2023 00:41:42	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14329900	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 27 2023 00:41:49	Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14329878	*	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14329884	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14329885	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14329886	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000

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14329890	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14329893	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14329894	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14329896	##+	Simon & Simon PC, 1515 Market St Ste 1600, Philadelphia, PA 19102-1919

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Debtor Fred Smith Jr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Quantum 3 Group LLC as agent for MOMA Trust LLC ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Fred Smith, Jr.

Debtor(s)

Case No: 19-13290-mdc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 1/26/23